HERE'S THE WAY TO SAVE, TOLD BY HEADS OF FAMILIES TO AID CAMPAIGN OF THRIFT

Evening World Readers Tell of Common Sense Methods Employed—Woman of 54 Learned Sewing, &c., will have so much less to save. However, always figure a cortant tall per cent, for saving just as Lesson Late, but Is Independent tain per cent. for saving just as though it is an essential like rent, and some day your little home will be worth something, like a prosperous business. Your truly, "MRS. J. J. B."

\$250 in Prizes for the Best Common Sense Plan of Saving

The Evening World, co-operating with the American Bankers' Association, is conducting a campaign for thrift,

It is not the easiest thing in the world to save money, but the readers of this paper during the next few months will be given every

encouragement to learn how to do it. Cash prizes amounting to \$250 will be given to those who show

the most sensible plans of home or domestic financing. The Evening World campaign is designed primarily to help men

and women earning \$150 a month or less. The committee of awards will be announced later. Articles will be published on Wednesdays and

Evening World adds \$100, making \$250 in all. The prizes will be as follows: First prize, \$50; two prizes of \$25 each; five prizes of \$10 each; ten prizes of \$5 each; twenty-five prizes of \$2 each. All correspondence will be kept confidential, but it will be neces

sary for you to give name and address. Address all letters to Thrift Editor, Evening World. KEEP LET-

TERS WITHIN 206 WORDS. The privilege of participating in the campaign is open to every one. There are no conditions,

Letters from Evening World readers who are taking part in its Thrift campaign, started last week, show that one simple rule very nearly covers the whole problem of saving. That rule is:

It is the only system that will win. No matter if the beginning is small, the habit formed will lead to larger savings and a general improvement in the management of the family purse. One of the best methods of cultivating systematic saving is to treat the savings fund contribution as a regular either those that were in the fund or friends of theirs. It has proved a wonderful success the first year, paying \$2.64 interest on a \$1 a week

\$2.10 A DAY.

best. Yours truly, MRS, J. G.

Now that these young people
have all their debts paid they are
acting wisely in putting their surplus in the savings bank. This
course, taken with the fact that
the husband works on Sunday
whenever possible, and that he is
trying for a better position.

out insurance, increase my bank ac-count and at the same time know that I am alive and have some pleas-ure out of life. Very truly yours,

The writer makes the very common mistake of wanting his money where he can always get

his hands on it. Often an investor is better off if he has an investment which he will have to let alone for a reasonable time, for otherwise he is likely to draw out his funds to meet purely imaginary or temporary needs. A first mortrage band paging of perfect of the contracting of the contractin

aginary or temporary needs. A first mortgage band paying 6 per cent, sounds attractive, and if he can start a systematic scheme for investing in them he ought not be have many correct.

Dividing the income on the percentage basis is the interesting method employed by Mrs. "F. W.." who
makes it her "invariable" practice to
set aside 10 per cent. for the savings
less than half that much, and his wife
sees to it that \$2 goes into the Postal
Savings Bank ench week. Savings Bank each week. "NEW YORK.

To the Thrift Editor of The Evening World: "For more than a year, with the hearty co-operation of my husband, I HOW FAMILY SAVES WITH ONLY book of accounts in which there is entered each day all receipts and expenditures. The book is ruled into columns and each has a heading such as: "Rent," "car fare," "meat," "groceries," &c. These are totalled at the end of each week and month.

"I believe very strongly in tha desirability of keeping a family account book in promoting thrift. It not only leasens the tendency to spend fooliship, but it enables you to properly ballance your expenditures. For instance, and color and colors and colors are every well.

\$2.10 A DAY.

"Yo the Thrift Educer of The Evening World!

"My husband is a guard on the subway, learning to be a switchman. He carns \$2.10 a day. He received his ten cent raise the beginning of this year. He very seldom gets a Sunday, but when he can he gladly takes it.

"We have started the year without any debts, with good health, and our ambition to save every dollar we can. We will have been married two years Feb. 22 and have one baby. We had all our furniture on the instalment plan, so we could not save very well. When I receive the every well. have kept an accurate though simple

iy, but it enables you to properly outance your expenditures. For instance,
if we find that the "meat" or "clothing" or "books and periodicals" account is taking too much, proportioncents gas; \$2 Postal Saving Bank—
\$12.15.

ings,' 6 per cent, 'luxuries' and 5 per cent, 'advancement' (medical bills, gifts, books and periodicals, education).

"Our invariable practice is to de posit in a savings bank on the first of the month 10 per cent. of the earnings of the preceeding month. When substantial sum has thus accumulated, it is invested in a conservative security."

This contribution is helpful and illuminating. In the first place, the distribution appears to be thoran inflexible rule covering the savings account. But it also contains two other valuable suggestions. Any plan which will show at a glance the relative amounts being spent for the arious items is sure to justify itself, and the corre-spondent rightly concludes that it prevents waste, as well as secur-ing a proper balance of expendi-

The last paragraph shows the natural and beneficial results of such an efficient system—the in-vestment of surplus savings in conservative securities. This step completes the cycle of carning, saving and investing, and Mrs. W. is to be congratulated on her plan. Some of The Evening World's read rs who are interested in Thrift, comlain that they have no opportunity

Are You Interested Campaign for Thrift?

If you live in Brunklyn or Queens, THRIFT MORTGAGES, ould off by regular fixed monthly, instalments will belo clear your property.

The Thrift 209 Ryerson St., Brooklyn

much, but to allow something for diversion. Here is a case:
"To the Thrift Editor of The Evening World:
"I wish to participate in your Thrift Campaign and submit below my plan for saving. I will also look with interest for the many valuable suggestions your column promises.
"It occurred to me that if our home finances were managed on a good business basis, we ought to show a profit at the end of a year, so I started, and in one year's time, on started, and in one year's time, on an income of \$100 a month we have saved \$300 and carry insurance for

"I plan to save one-quarter of the ncome each month and meet all ex-censes with the remaining three-quarters as follows: Rent, steam heated apartment, \$25; food, light, gas, \$25; clothes, insur-ance, incidentals, \$12.50; husband's al-

COULD AFFORD TO SPEND SOME

ON RECREATION. Mrs. "J. J. B." lays down a very simple budget, but it contains one item which insures success. Saving and depositing \$25 every month out of an income of \$100 shows restraint which will pay excellent dividends in -future years. By treating the item of saving as one of their fixed expenses they probably manage it easily. The writer does not give her age or the size of her family, but her figures indicate that they may be a little too ambitious for their bank account. Since they have the saving habit so well established they could safely enjoy some recreation and amusement. The anxiety to get a rate of interest too high for the safety offered is liable to lead to disappointment, as the following case shows: item which insures success. Savthe following case shows:

"BROOKLYN. To the Thrift Editor of The Evening \ orld: "Four years ago I opened an account in a savings bank with \$10. At the end of the first year I manned to increase it to \$50. Having the good fortune to get a better position with a small increase in salary I saved \$100 the second year.

sition with a small increase in salary I saved \$100 the second year.

"As I was only getting 4 per cent. interest on my money and if I drew any out I would lose perhaps six months' interest I began to look around for some better (not forgetting safe) way to invest my little account. I talked it over with a number of office associates and we finally hit on the following plan:

"Fourteen of us agreed to put a certain sum away each week, say \$1 or \$2—a few as high as \$5. This money was at once loaned out at 5 per cent to either those that were in the fund or

"Loans were paid back as soon as "Loans were paid back as soon as possible, so that the money could be loaned out again. There is many a time during a year a person needs perhaps \$25 or \$35 for clothes, sickness, next winter's coal or perhaps a little extra vacation money. I know of the better way to says and at the same no better way to save and at the same time make as much interest and still be able to draw any reasonable

SAVINGS AND LOAN CLUB." This is an interesting enterprise, but it has its dangers. In order to get 5 per cent. instead of the 4 per cent. paid by the savings bank these young men are doing their own banking, loaning to them-selves and their friends. It is safe so long as every one does his part, but in such an organization something unforeseen and unavoidable will happen sooner or later and the investment will become highly

WOMAN OF FIFTY-FOUR TELLS HOW SHE LEARNED TO SAVE. This woman, aged fifty-four, tells

"Seeing that I wasn't making much headway I bought one of those dime banks and practiced putting all my extra dimes in it. It surprised me how soon the bank filled up, and many a \$5 went to the bank in dimes. "I have managed to save \$245. I would buy a 6 per cent first mortgage bond, but the fact that you must wait a number of years before you can get your principal out prevents this. I never can tell when I will need my few dollars. I plan to take out insurance, increase my bank ac-

was flenry coin, who has been interned in a camp at Handforth, near Manchester, England. He is a German, but had lived twenty-three years in East and lived twenty-three years in East and lived twenty-three years in East and Ambassador Page. He declared that he was in honor bound not to say anything about the detention camps and the told me with a sort of breathless anything about the detention camps and to make.

For her mind has the simple, childs make so many woman evisses the moral inerdian and the departies had not charged for any woman evisses the moral inerdian and the departies had not charged for any woman evisses the moral inerdian and at least spinished upon darning as the first forty.

After we had talked for an hour though the practice.

After we had talked for an hour though the was in honor bound not to say anything about the detention camps and certabily had no unpleasant comment to make.

After we had talked for an hour though the will grow into a man and not understand what you have done; not value it. That is the deputies had not charged for any woman evisses the moral inertian and at least spinished upon darning of the lively functions in which they particular and at least spinished with Lincoln and at least spinished upon darning of the lively functions in which they particular and the lively functions in which they particular and at least spinished upon darning of the fively functions in which they particular and the lively functions in which they particular and the lively functions in which they done and at least spinished upon darning of the fively functions in which they particular and the lively functions in which they done and it least spinished upon darning of the fively functions in which they done in the deputies had not charged with Lincoln and the lively functions.

This means a carrier and at the dark the deputies had not charged with Lincoln and the lively functions.

The deputies had not charged with Lincoln and the lively functions in which they deputies had not charged with L can start a systematic scheme for investing in them he ought not to have many regrets.

Occasionally it appears advisable to warn the thrifty not to save too

Precocious Prima Donna Played With Dolls in Day, Sang Opera Love at Night



By Nixola Greetey-Smith.

Maria Barrientos, who has just arrived in New York to make her how at the Metropolitan Opera House next month, was a prima donna at seven

she was so small that she had to be stood on a chair in front of the chorus so the audience could see her. The trip from Chicago Molnes will be made on Feb. 1 and the front of the chorus so the audience could see her. The president is expected to speak briefly in some of the towns through music in Barcelona and at thirteen was the favorite soprano in the opera house there. At fifteen she sang "Lakme" in Italy. At seventeen she made her first appearance at La Scala, and her success in Milan was so extraordinary that critics doubted her extreme youth and her mother had to exhibit her birth certificate in front of the opera house to prove that the prima donna's seventeen summers were not stage birthdays.

"In the street I were short skirts and had my hair down," Madame Barrientos told me yesterday afternoon in speaking of her Barcelona TWO FORD DOVES BACK, experiences, "and at night at the opera I sang burning roles of love. Spain nor countenanced by her re-During the day I lived for my dolls, ligion.

at night I lived as all women in opera do-for love. Sometimes I died for TAKES STAND AGAINST IRREVit as I shall die when I make my American debut in 'Lucia'."

if we find that the "meat" or "cloths or "coross and barble funds, we ing" or "books and periodicals" account is taking too much, proportions and bable funds, we immediately begin to "slow up" on ately, from the available funds, we immediately begin to "slow up" on ately, from the available funds, we immediately begin to "slow up" on ately, from the available funds, we immediately begin to "slow up" on ately, from the available funds, we immediately begin to "slow up" on ately, from the available funds, we immediately begin to "slow up" on ately, from the available funds, we immediately begin to "slow up" on ately, from the available funds, we immediately begin to "slow up" on ately, from the available funds, we immediately begin to "slow up" on ately, from the available funds, we immediately begin to "slow up" on ately, from the available funds, we immediately begin to "slow up" on ately, from the available funds, we immediately begin to "slow up" on ately, from the available funds, we immediately begin to "slow up" on ately, from the available funds, we immediately begin to "slow up" on ately, from the available funds, we immediately begin to "slow up" on ately, from the available funds, we immediately begin to "slow up" on ately, from the available funds, we immediately begin to "slow up" on the bank with the three was in the third three words and a slow the the words." Then, he latter told detectives, he then the "Savings leads of the other was a proportion of the others have gained their proper place.

HOW FOUR CAN LIVE ON \$2,000 In commendation of the proper place.

"From my experience I should say that for a family by the better days and the fund of a can of oil he had left we word and oil and the other w. Sketch to word." Then, he latter told detectives, he the words. Then, he latter told detectives, he then the "Then, he latter told detectives, he then the "Then, he latter told to detective and the the words." Then, he latter told adetectives, he then the sale of a can of oil he had left we word and th was educated for a cottage on payments. Saving became a payments on insurance and ty were rigidly met, even if the at was thereby sacrificed, babit clung. I am now fifty-may enver had a dollar I didn't have never had a dollar I didn't have never had a solidar I didn't have never had a solidar I didn't have never had a cottage of was educated in England, and he was "Ten months after her wedding she had a baby. It was a girl and because it was not a boy her husband beat her—beat her in her hed the very duy of the hirth and abandoned her without a court like.

British Surgeon Tells of Escape of Too Wounded in North Sea.

Major C. J. Edgar, who has been an acting augeon for eighteen months on lean of body, with line that writhe English hospital ships, the Carabire Conday on the liner New York on his way to his home. North Hatley, Quebec, He augior declares he was aboard in ground declares he was aboard in Surgeon for a time of normous bunches of interminged was carrying 750 wounded, when it was at the prima donna looked like the red roses and white Illacs. And the prima donna looked like the red roses and talked—for a time at least—like the white Illacs.

Another passenger on the New York on the liters of the Spainsh prima donna was not find a camp at Handforth, near Manifest and the Mark of the Melevage and talked—for a time at least—like the white Illacs.

For her mind has the simple, childs in a camp at Handforth, near Manifest and the Mark of the Melevage and talked—for a time at least—like the white Illacs.

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For her mind the same of the same of the Melevage and the Mark of the Melevage and the Mark of

OCABLE MARRIAGE. "I have seen so much unhappiness," she told me. "Is it right that a young BEING AN ARTIST HELPS HER girl of eighteen or twenty must be AS A MOTHER AND VICE VERSA. | crucified for life if she makes a mis-

WILSON CRUISING WITH HIS WIFE ON CHESAPEAKE BAY

President Seeks Seclusion to Arrange Preparedness Speeches for Coming Tour.

WASHINGTON, Jan. 22.-President nd Mrs. Wilson aboard the naval acht Mayflower were cruising leisirely to-day down the Potomac. sound for the waters of Chesapeake Bay. The trip, which is to occupy two days, was taken to enable the President to prepare in seclusion the address he is to make in New York Jan. 27 at the Railroad Business Men's Association and to tentatively draft others he is to make on national preparedness on his Middle-Wester

Plans for the President's Western

rip, which he finally approved just before starting on the cruise last slight, calls for stops at Pittsburgh, Cleveland, Milwaukee, Chicago, Des Moines, Topeka and Kansas City. The tour is to begin Jan. 28.

Monday morning. It is possible he nay stop at Fortress Monroe for a golf game.

Cary T. Grayson, the White House physician, accompanied the President,

ented to the President by wireless today and he will be kept informed of all important official business by the Columbus Avenue, who has made a

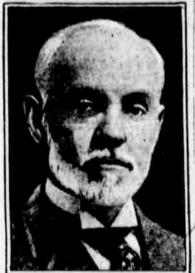
On his Western trip President Wilson will probably make a number of "platform speeches" in towns and

which his train will pass. On the return trip to Washington, Feb. 3, the President will pass through Indianpolis, where a stop of about thirty sinutes probably will be made. The President is expected to sleep his private car every night except e two spent in Chicago and Cleve fand. He is reluctant to travel on Sunday and, therefore, will spend Jan. 30 in Cleveland resting.

SAY PARTY KEPT PEACE

Lieut.-Governor Bethea Thinks Germany's Chances Depend on Resources, England's on Men.

"Then you married and retired at take? Even a nun, who is the bride came on the steamship New York, twenty-two," I interrupted, "Was she take the very She t gates arrived home to-day. They



The President carried with him a BLACK CAT LEADS TO CAPTURE OF BOY

The President plans to return here Edward Puter Confesses He Set Tenements Ablaze, Imperilling Hundreds of Lives.

The mystery of the Harlem firebu Besides the Secret Service men the who has set fire to more than a score Puter, nineteen years old, of No. 946 same means. He will be disturbed as complete confession and will to-day clares his motive in causing the fires was to "see the engines run." Deputy Fire Marshals, after questioning him all night, believe he is a pyro-

Puter was arraigned before Magis trate Barlow in the West Side Court on a charge of arson, walved exami- this is Saturday and to-morrow

A black cat jumping about the cellar of the tenement in which he lives, just as Puter was about to set How can a man do business with 469 cellar of the tenement in which he fire to the place last night, led to pickets marching up and down the his arrest and confession. The youth had cut the scuttle rope leading to a roof door to insure the escape of forth in autos? Customers are just his father and mother before he set shooed away."

Abe thinks the bosses union "ought

Shortly before midnight he went to the cellar, poured oil about and On the other hand, Division Street was about to strike a match when is having the biggest show of its life the cat jumped from the coal bin.

Frightened by the noise, Futer ran
from the celtar and hurried to the
less; so is the bosses' union. Not
street. At the door he met two

OF PNEUMONIA TO-DAY. M. J. DRUMMOND IS DEAD AFTER A LIFE **GIVEN TO CHARITY**

Former Commissioner Succumbs at Home Following Long Illness.

Michael J. Drummond, who was omimssioner of Charities under Mayor Gaynor, died of pneumonia at

Mayor Gaynor, died of pneumonia at his home, No. 435 Riverside Drive, at 6.40 o'clock this morning. He had been ill since Jan. 3.

With him during his last moments were his wife and five children, Waiter J., the oldest; Rose M., Mrs. James P. Travers, Leo S., and John C. Drummond of Seattle.

Mr. Drummond was born in Jersey City fifty-nine years ago. He founded the firm of M. J. Drummond & Co., iron manufacturers, and remained at the head of it until a few years before his appointment as Charities Commissioner when he put his son. Waiter Jr., in charge of it. Afterward he devoted his life to charitable and religious work.

In August, 1910, eight months after he had taken charge of the Chari-

he had taken charge of the Chart-ties Department, Mr. Drummond married Mrs. Helen M. Bissett of No. 510 West One Hundred and Fortieth Street. His first wife died in 1908. In January, 1914, Mr. Drummond re-tired from the head of the Charities, Department.

At the time of his death Mr. Drum-At the time of his death Mr. Drummend was Second Vice President and Trustee of the Emigrant Industrial Savings Bank and a Director of the Green Island Water Supply Company, President and Director of the Nassau County Water Company and Treasurer and Director of the Waxement Company, Incorporated.

SPOT-LIGHT STRIKE WITH SOCIETY SUPERS **BAD FOR BUSINESS**

'Abe" Can't Sell Aprons With Custom Shooed Away-Mrs. Cram's Final Stroke.

nation, and was held in \$5,000 bail for the Grand Jury. His father, the manager of a bottling concern in which the youth was employed as a driver, was in court.

should be the biggest day of the week." growled Abe Solonsky, managing clerk of a Division Street store, to-day. Abe's store isn't the biggest one on Division Street, but the neighborhood folk drop in occasionally to buy ging ham aprox from him.

to make a deal and git down to big-

selful wavery in partition with the first that the shearest and payments. Saving become a course, these with the first that the shearest and payments are considered as the payment waver independent of the shearest and payments. Saving become a course of the shearest and payments. Saving become a course of the shearest and payments. Saving become a course of the shearest and payments. Saving become a course of the shearest and payments. Saving become a course of the shearest and payments. Saving become a course of the shearest and payments. Saving become a course of the shearest and payments. Saving become a course of the shearest and payments. Saving become a course of the shearest and payments are coursed to the shearest and payments. Saving become a course of the shearest and payments. Saving become a course of the payments of the shearest and payments. Saving become a course of the payments of the shearest and payments. Saving become a course of the payments of the payment

